

**REMARKS**

In the Official Action, the Examiner required an election of one of the following groups of claims:


Group I: Claims 1-21 drawn to a usage-fee management system, classified in class 705, subclass 40.

Group II: Claims 22-38, drawn to a user paying by electronic money, classified in class 705, subclass 39.

In response to the Examiner's restriction requirement, Applicant elects to prosecute the claims of Group I. Accordingly, claims 22-38 in Group II have been cancelled.

Respectfully submitted,

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